

CALIFORNIA DEPARTMENT OF INSURANCE  
LEGAL DIVISION

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Insurance Commissioner

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF CALIFORNIA  
SACRAMENTO**

In the Matter of the Licenses and Licensing  
Rights of

JOHN CHRISTOPHER SBICCA,

Respondent.

File No. SAC 10336-A

**SPECIAL NOTICE OF DEFENSE**

TO THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

JOHN CHRISTOPHER SBICCA, Respondent, does hereby enter a Special Notice  
of Defense to the Accusation heretofore served in the above-entitled matter and does hereby  
stipulate as follows:

1. Respondent acknowledges receipt of a copy of the Accusation, Statement to Respondent and duplicate copies of a form entitled "Notice of Defense" in the above entitled matter;
2. Respondent admits that the allegations contained in said Accusation are true and correct and does hereby acknowledge that the facts alleged in said Accusation are grounds for the revocation by the Insurance Commissioner of the State of California of Respondent's license and licensing rights to act as a Life Agent, pursuant to the provisions of the Insurance Code of the State of California referred to in said Accusation;
3. Respondent hereby waives Notice of Hearing and hearing, and all other rights

1 which may be accorded pursuant to Chapter 5, Part 1, Division 3, Title 2 (Sections  
2 15000-11528, inclusive) of the Government Code of the State of California, and  
3 by the California Insurance Code;

4 4. Respondent hereby requests that the Insurance Commissioner, by his written order  
5 to be made and filed herein, without further notice to Respondent, revoke  
6 Respondent's aforesaid license and licensing rights, and issue, in lieu thereof,  
7 restricted licenses to act as a Life Agent pursuant to Insurance Code Section 1742,  
8 subject to the following conditions and restrictions;

9 a. Respondent shall obey all laws and regulations of the  
10 State of California, the United States of America, and  
11 every state and foreign government (and political  
12 subdivision thereof) having jurisdiction over  
13 Respondent.

14 5. Respondent agrees that said restricted license shall remain subject to the conditions  
15 and restrictions herein above set forth until such time as the Insurance  
16 Commissioner shall, by written order, remove or modify such conditions and  
17 restrictions; and each of said conditions and restrictions shall apply to said license  
18 and any renewal thereof, whether or not actually endorsed on the license;

19 6. After four (4) years from the date of execution of this Order, the Insurance  
20 Commission, upon petition by the Respondent, shall remove the conditions and  
21 restrictions from Respondent's license if there has not been a justified complaint  
22 against Respondent, and neither an investigation nor disciplinary action against  
23 Respondent is then pending;

24 7. Respondent hereby consents that insofar as the future application of subdivision  
25 (d) of Section 1669 of the Insurance Code is concerned, the revocation herein  
26 provided shall be considered as a revocation for cause;

27 8. Respondent hereby agrees and acknowledges that if Respondent violates any of the  
28 terms or conditions of this Special Notice of Defense the Commissioner may  
revoke Respondent's licenses and licensing rights without further notice or

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hearing; and,

9. Respondent acknowledges that this Special Notice of Defense is freely and voluntarily executed by Respondent, with a full realization of the legal rights set forth in the Statement to Respondent.

Respondent declares the above to be true under penalty of perjury under the laws of the State of California, and executes this document at \_\_\_\_\_, California, on the \_\_\_\_\_ day of \_\_\_\_\_, 2001.

\_\_\_\_\_  
JOHN CHRISTOPHER SBICCA,  
Respondent

My address is:

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